

SEP 28 2005

Regular Correspondence:
195 North Harbor Drive, Suite 5403, Chicago Illinois 60601-7540

Docketed Correspondence:
Post Office Box 7131, Chicago Illinois 60680-7131

Peter K. Trzyna, Esq.

Telephone: (312) 240-0824 Facsimile: (312) 240-0825

E-mail: pktlaw@email.msn.com

Fax

To: Examiner Stefanos Karmis	Re: 09/604,696 Supplemental Resp.
Firm: United States Patent and Trademark Office	Date / Time: September 28, 2005
Street Address:	Phone: (571) 272-6744
City, State Zip: Alexandria, VA 22313-1450	Fax: (571) 273-8300
cc:	No. of Pages: 5 (including cover)

PRIVACY AND CONFIDENTIALITY NOTICE

The information contained in this communication is confidential and may be legally privileged. It is intended solely for the use of the individual or entity to whom it is addressed and other authorized to receive it. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or taking of any action in reliance on the contents of this information is strictly prohibited. If you received this communication in error, please immediately notify us by a collect telephone call to the writer at the writer's direct number indicated above, and return the original message and documents to the sender at the above address via the United States postal service.

Message:

RECEIVED
CENTRAL FAX CENTER

SEP 28 2005

I hereby certify that this correspondence is being filed by facsimile with a confirmation copy being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to Box: No Fee Response, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No.

File: Carr-P1-00

Date: September 28, 2005Signed: 

Peter K. Trzyna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Supplemental Response.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

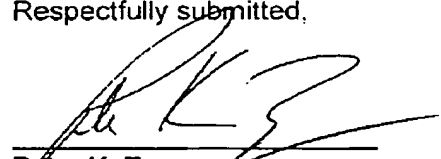
09/604,696

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: September 28, 2005

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824



Peter K. Trzyna
(Reg. No. 32,601)